



FAQ: What is the Empathy platform?

Learn more about all the different ways this service may help you through a challenging time

How are Guardian and Empathy connected?

Guardian has collaborated with Empathy to help make sure that Guardian beneficiaries receive the best care and support for their entire journey through loss. We recognize that families face many challenges at this difficult time, and we hope that the complimentary resources and services available through Empathy will help you navigate the many tasks and emotions that come with loss.

Is Empathy right for me?

If one of your close relatives has recently passed away, and you both lived in the US, Empathy can help you as a Guardian beneficiary. Whether you want guidance on applying for benefits, need assistance with the estate, are contending with family tensions, or are overwhelmed by uncertainty and grief, Empathy can guide you, take tasks off your hands, and help you find information and comfort.

What can Empathy help me with?

In the aftermath of your recent loss, you may be faced with many new practical, emotional, and administrative challenges. Empathy was built to help you with all of these issues, and to stay with you throughout the full period required to wind down your loved one's affairs.

With Empathy, you get access to administrative support for everything from big responsibilities like settling the estate and navigating probate to smaller tasks like canceling accounts, filling out benefits paperwork, or paying final taxes.

In addition, Empathy provides extensive resources to help you cope with the process of grief, including bedtime meditations, a grief journal, and audio and text guides.

Whether you need help with practical or emotional matters or both, Care Managers are available 24/7 to provide support via text, call, or in-app chat.

What types of services and support can I expect to receive from Empathy?

Empathy provides personalized guidance, automated tools, and grief resources to help you and your family through these challenging days, all adapted to your situation and your needs:

- Dedicated **Care Managers** are available 24/7 to provide one-on-one personal support. Care Managers are experienced professionals who are trained in all aspects of loss and can help with both emotional and practical issues.
- A **personalized checklist** with each of the steps to follow, laid out on a single, unified timeline. You can tap on each step to get all the information and guidance you need to complete it, and for links to tools within the app that can assist you with specific tasks — or even do them for you in some cases.
- The platform gives you access to **automated tools** that streamline difficult tasks or even do them for you, such as closing your loved one's open accounts and memberships or crafting an obituary that fully memorializes their life and personality.
- Up to 10 users will be able to share your complimentary Empathy account, so you can invite your family to **collaborate** on tasks and share updates and resources.
- You can also use the platform's **secure vault** to upload and access all important documents.
- Extensive **grief resources** provide guidance to the difficult emotional journey and make space for you to reflect on your feelings.

What tasks can Empathy do for me?

- Care Managers are here to help with everything you need to prepare for and deal with loss, and can assist with a range of tasks, including helping fill out necessary forms, contacting relevant authorities and offices, locating service providers, scheduling calls and visits, and finding experts in your area.
- In addition, the Empathy app gives you access to innovative tools that can take tasks off your plate and do them for you. For example, our Closing Accounts tool saves you the time and effort of closing the dozens of accounts your loved one may have left open.
- The app also allows you to upload and organize all important documents in our secure digital vault, where they are accessible to all family members who are using the app, whenever they need them.

How is beneficiaries' information protected?

In order to best serve your needs, Empathy may request personal information about you or your loved one who has passed away. In all cases, Empathy is committed to ensuring that Guardian users' data is safe, secure, and private. Empathy uses bank-level 256-bit encryption to store and transmit data over the internet, and beneficiaries' most private information is protected with two-factor authentication that includes their own private PIN code.

How does Empathy support families in grief?

Grief is a complex process that everyone experiences in their own way. Our Care Managers are available 24/7 to offer a listening ear, discuss your state of mind, and offer comfort and guidance.

Empathy also provides support and guidance to the many aspects and pitfalls of grief, with audio chapters you can listen to at any point in your journey. Created under the supervision of internationally renowned grief experts, these episodes teach you how to understand and reframe painful emotions and find strategies for getting through the most difficult moments.

You can also listen to our grief meditations, voice-guided experiences that give you a safe space to fully feel your feelings, gain some measure of relaxation, and even find meaning in your pain.

These services are intended to complement your professional support network. The Care Team can assist you in finding the right therapist or grief group, should you need one. While our team can help you, they are not meant to be a substitute or replacement for mental health care or professional grief support.

What features are accessible through Empathy?

The platform includes many useful resources, including a checklist with step-by-step guidance to the tasks you and your family are facing, access to chat with Care Managers for real-time support, a secure vault for uploading and organizing your loved one's documents, audio episodes that help you come to terms with grief, and the ability to collaborate with up to 10 family members on the same account.

My loved one died months ago. Can I still use Empathy?

Absolutely. Empathy was designed to be responsive to your needs and can be used at any stage in the process, whether you're dealing with immediate arrangements, wrapping up the last details of the estate, or just looking for support during your grief.

Do I need to be the next of kin or the estate executor to use Empathy?

Empathy is for Guardian beneficiaries (residing in the US) and their family members and trusted advisors who have experienced a loss in the family. We can help with anything you need to deal with, from planning a funeral to cleaning out a house to going through extreme emotions. Up to 10 family members can collaborate on your account, so you can divide up all of the important responsibilities.

Some tasks, such as those involving probate, will need to be carried out by the person appointed to represent your loved one's estate (an executor or administrator). If that person is not yet using the app, it is advisable to invite them to participate.

Do I need to know anything about estate laws to use Empathy?

Not at all. Everything in Empathy is explained in simple, easy-to-understand language without all the legalese and technical jargon. And any important terms that need to be defined can be found in our helpful in-app glossary.

We'll give you the information you need to know to understand how estates and probate work. For personalized legal assistance that applies to your specific situation, we recommend you contact an attorney, and we're here to help you search for one to help you and your family.

Where does your information come from?

The knowledge and guidance on our app and our website have been thoroughly researched, under the supervision of and vetted by experienced professionals in the subject matter. While our information should not be considered a replacement for individual advice from your own lawyer or accountant, it will provide you with a basis for understanding the issues and steps involved.

Does Empathy provide personalized financial, legal, or tax advice?

Empathy is not an accounting or law firm and not a financial advisor, and we cannot replace the services of a lawyer, an accountant, or a financial planner. Our guidance is meant to help you understand the ins and outs of the systems you may be dealing with, but we are not able to give individualized financial, legal, or tax advice. (Please see our Terms of Service for more details.) We can, however, help you search for professionals in your area whenever you need them.

I am experiencing a technical issue with the app. What should I do?

Please reach out to our support team at guardian@empathy.com and we'll get back to you right away.

**The Guardian Life Insurance
Company of America**
guardianlife.com

New York, NY

Pub11752 (06/23) 2023-156738 (Exp. 06/25)

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